

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

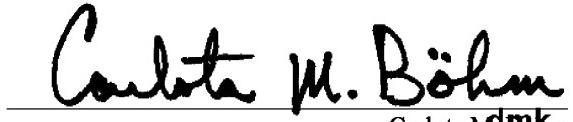
In Re: :  
Joseph M. Panigall :  
Sheila A. Panigall, : Case No. 18-24599 CMB  
*Debtors* : Chapter 13  
: Document No.  
Joseph M. Panigall :  
Sheila A. Panigall, : Related to Proof of Claim 21  
*Movants* :  
:  
vs. :  
:  
Santander Bank, N.A., and Ronda Winnecour, Trustee, :  
*Respondents* :

**ORDER OF COURT**

ANN Now, to wit, this 18th day of December, 2024, it is hereby  
ORDERED, ADJUDGED, and DECREED that:

- 1) The Debtor is awarded sanctions totaling \$2,000.00 to be made payable directly to Steidl and Steinberg, P.C., within ten (10) days of the date of this Order and upon receipt of invoice. Payment should be sent to: Suite 2830- Gulf Tower, 707 Grant St., Pittsburgh, PA 15219 ;
- 2) Santander Bank, N.A. is ordered to immediately file amended Notices of Mortgage Payment Change for the payments due for July, August, and September 2024 within fourteen (14) days. Failure to file amended notices will result in the monthly mortgage payment remaining fixed at \$1253.15;
- 3) Santander Bank, N.A. is ordered to immediately take any and all possible action to make sure that correct Notices of Mortgage Payment Change are filed for all future changes in the monthly payment. Failure to correct those ongoing error will result in sanctions of \$500.00 being assessed against Santander upon the filing of an affidavit by Debtors' counsel.

FILED  
12/18/24 9:06 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm  
United States Bankruptcy Judge

In re:  
Joseph M. Panigall  
Sheila A. Panigall  
Debtors

Case No. 18-24599-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Dec 18, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2024:**

**Recip ID**                   **Recipient Name and Address**  
db/jdb                   + Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2024 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 dcarlon@kmllawgroup.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krahl-heffner@grossmcginley.com, jkacsur@grossmcginley.com

District/off: 0315-2

User: auto

Page 2 of 2

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter E. Meltzer

on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8